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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Chantel Deelva Pelaez Debtor Case No. 19-12241-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: SaraR Page 1 of 1 Date Rcvd: Oct 16, 2019

Form ID: pdf900 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db +Chantel Deelva Pelaez, 7816 Cedarbrook Avenue, Philadelphia, PA 19150-1308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +E-mail/PDF: gecsedi@recoverycorp.com Oct 17 2019 03:31:58 Synchrony Bank,

c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

BRANDON J. PERLOFF on behalf of Debtor Chantel Deelva Pelaez bperloff@kminjurylawyers.com, kmecf1429@gmail.com, mhazlett@kminjurylawyers.com, KwartlerManusLLC@jubileebk.net MARY F. KENNEDY on behalf of Creditor Citizens Bank, N.A. mary@javardianlaw.com,

tami@javardianlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Government Loan Securitization Trust 2011-FV1, Et
Al... bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

CHANTEL DEELVA PELAEZ,

Debtor : Bky. No. 19-12241 ELF

ORDER

AND NOW, upon consideration of the Motion to Approve Mortgage Modification ("the Motion") (Doc. #40) filed by Government Loan Securitization Trust 2011-FV 1, ET AL ("the Lender"), and after notice and hearing, and there being no objection thereto, it is hereby ORDERED that:

- 1. The Motion is **GRANTED**.
- 2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
- 3. If: (a) the Lender has filed a proof of claim on account of pre-petition arrears and (b) the Trustee determines that the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, the Trustee may treat the Lender's proof of claim as **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.

Date: October 16, 2019

ERIC L. FRANK

U.S. BANKRUPTCY JUDGE